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PATENT

Customer No. 22,852
Attorney Docket No. 06556.0039

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
John D. POLK et al.)	Group Art Unit: 3694
)	
Application No.: 10/043,493)	Examiner: Mary Da Zhi Wang Cheung
)	
Filed: January 14, 2002)	Confirmation No. 9208
)	
For: APPARATUS AND METHODS)	
FOR PROVIDING A PAYMENT)	
SYSTEM OVER A NETWORK)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

RESPONSE TO OFFICE ACTION

In response to the Office Action mailed on April 4, 2007, please amend the
above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks follow the amendment section of this paper.